

EXHIBIT 39

CONFIDENTIAL

Employee Benefit Plans Committee
May 13, 2013

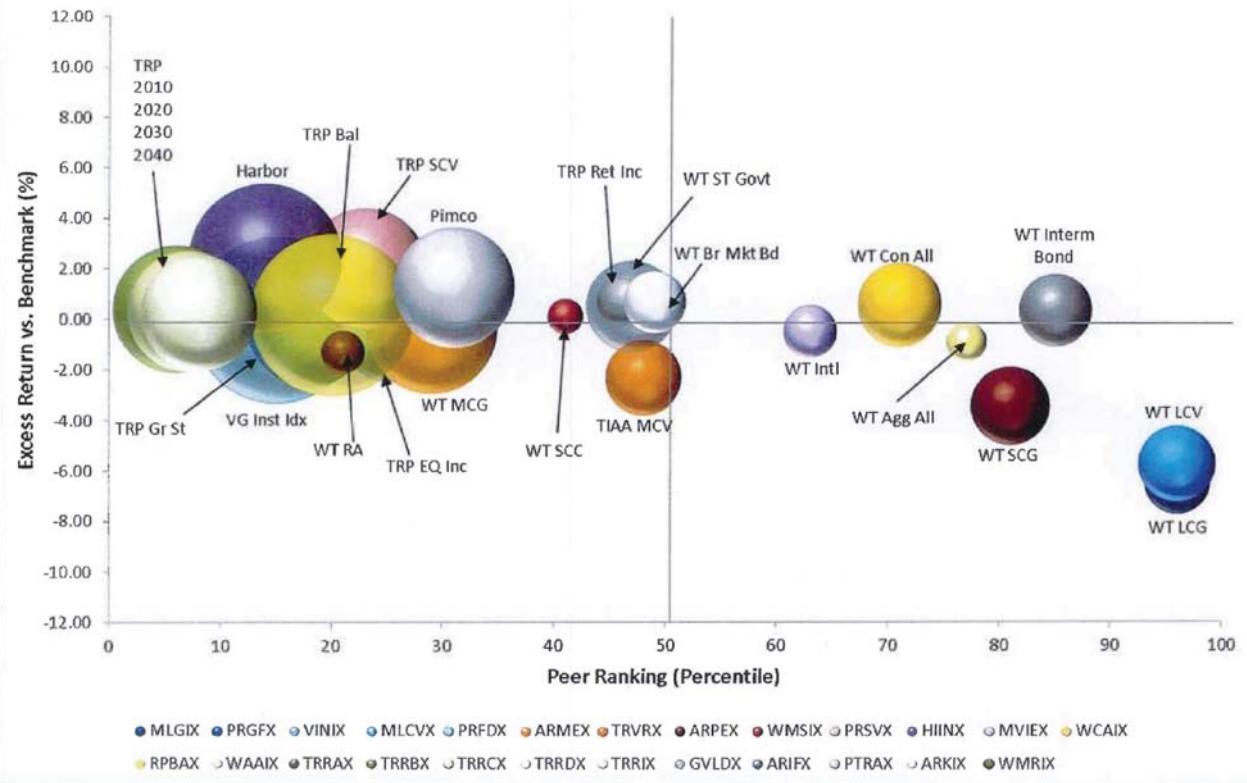
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MTB-ERISA-00000560

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Performance – Trailing 3 Year (as of 12/31/12)

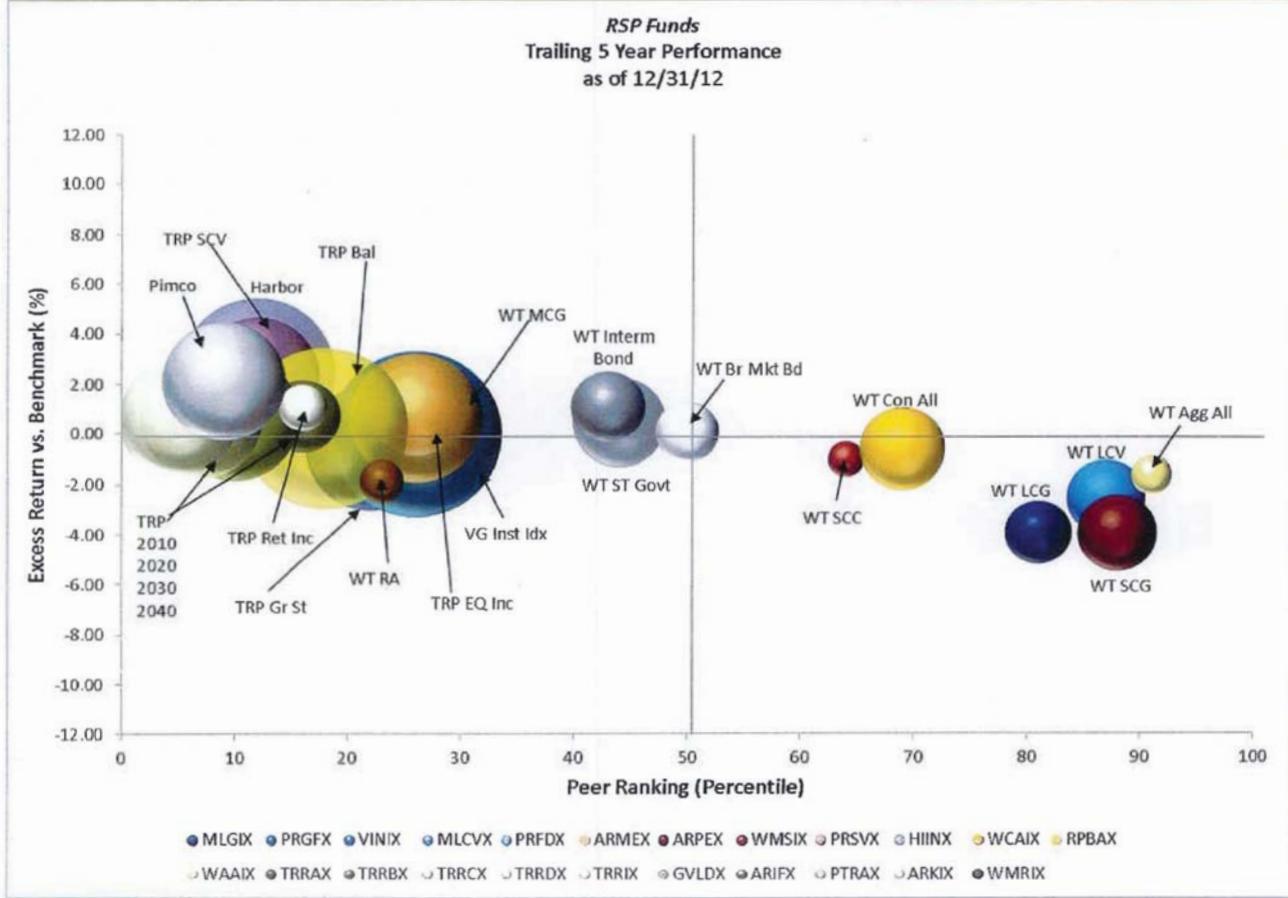
RSP Funds
Trailing 3 Year Performance
as of 12/31/12



MTB-ERISA-0000567

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Performance – Trailing 5 Year (as of 12/31/12)



MTB-ERRSA-00000568

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Retirement Savings Plan – Historical Information

Year	2004	2005	2006	2007	2008	2009	2010	2011	2012
Average Number Participants	13,987	13,454	13,746	15,097	15,146	15,864	16,240	17,690	18,088
Average Plan Assets \$ millions	\$725	\$804	\$926	\$981	\$856	\$834	\$1,084	\$1,248	\$1,481
<i>Admin Fees from Investments</i>	\$1,874	\$1,641	\$1,787	\$1,887	\$1,924	\$1,507	\$1,802	\$1,946	\$2,044
<i>Recordkeeping Fees</i>	\$416	\$509	\$485	\$454	\$481	\$540	\$416	\$445	\$310
Total Fees \$ thousands	\$2,290	\$2,150	\$2,272	\$2,341	\$2,405	\$2,047	\$2,218	\$2,391	\$2,354

MTB-ERISA-00000570